SERFF Tracking Number: CHUB-125502859 State: Arkansas State Tracking Number: Filing Company: #369006 \$50 Chubb National Insurance Company

Company Tracking Number: 08-CIM-1-F

TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine

TRIPRA for Film Producer's Risk Product Name:

Project Name/Number:

# Filing at a Glance

Company: Chubb National Insurance Company

Product Name: TRIPRA for Film Producer's SERFF Tr Num: CHUB-125502859 State: Arkansas

Risk

SERFF Status: Closed State Tr Num: #369006 \$50 TOI: 09.0 Inland Marine State Status: Fees verified and

Sub-TOI: 09.0005 Other Commercial Inland Co Tr Num: 08-CIM-1-F

Marine received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi,

Llyweyia Rawlins, Brittany Yielding

Authors: Elaine French, Debra

Rodgers, Patricia Dattel

Date Submitted: 02/26/2008 Disposition Status: Approved

Effective Date (New): 01/01/2008 Effective Date Requested (New): 12/27/2007

Effective Date Requested (Renewal): 12/27/2007 Effective Date (Renewal):

01/01/2008

Disposition Date: 03/05/2008

State Filing Description:

# General Information

Project Name: Status of Filing in Domicile: Pending

**Project Number: Domicile Status Comments:** 

Reference Organization: Reference Number: Reference Title: Advisory Org. Circular:

Filing Status Changed: 03/05/2008

State Status Changed: 03/05/2008 Deemer Date:

Corresponding Filing Tracking Number: 07-CIM-5-F

Filing Description:

The purpose of this filing is to submit our terrorism forms for the line indicated in the caption above. This information is being filed in accordance with the provisions of the Federal Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA). Also enclosed to assist you in your review is an Explanatory Memorandum. Please note that the Important Notice to Policyholder is included for informational purposes only.

SERFF Tracking Number: CHUB-125502859 State: Arkansas
Filing Company: Chubb National Insurance Company State Tracking Number: #369006 \$50

Company Tracking Number: 08-CIM-1-F

TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: TRIPRA for Film Producer's Risk

Project Name/Number:

In accordance with the provisions of TRIPRA, these forms are effective December 26, 2007.

# **Company and Contact**

# **Filing Contact Information**

Jane Gutman, Unit Manager jgutman@chubb.com
202 Hall's Mill Road (908) 572-4422 [Phone]
Whitehouse Station, NJ 08889-1650 (908) 572-4820[FAX]

**Filing Company Information** 

Chubb National Insurance Company CoCode: 10052 State of Domicile: Indiana 202 Hall's Mill Road Group Code: 38 Company Type: Property &

Casualty

P.O. Box 1650

Whitehouse Station, NJ 08889-1650 Group Name: State ID Number:

(908) 572-4726 ext. [Phone] FEIN Number: 22-3253301

-----

# **Filing Fees**

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: \$50.00 PER FILING

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Chubb National Insurance Company \$0.00 02/26/2008

CHECK NUMBER CHECK AMOUNT CHECK DATE 00369006 \$50.00 02/26/2008

SERFF Tracking Number: CHUB-125502859 State: Arkansas
Filing Company: Chubb National Insurance Company State Tracking Number: #369006 \$50

Company Tracking Number: 08-CIM-1-F

TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: TRIPRA for Film Producer's Risk

Project Name/Number: /

# **Correspondence Summary**

# **Dispositions**

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/05/2008	03/05/2008

SERFF Tracking Number: CHUB-125502859 State: Arkansas

Filing Company: Chubb National Insurance Company State Tracking Number: #369006 \$50

Company Tracking Number: 08-CIM-1-F

TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: TRIPRA for Film Producer's Risk

Project Name/Number: /

# **Disposition**

Disposition Date: 03/05/2008

Effective Date (New): 01/01/2008

Effective Date (Renewal): 01/01/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CHUB-125502859 State: Arkansas
Filing Company: Chubb National Insurance Company State Tracking Number: #369006 \$50

Company Tracking Number: 08-CIM-1-F

TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: TRIPRA for Film Producer's Risk

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access		
Supporting Document	Uniform Transmittal Document-Proper	Yes			
•	Casualty				
Supporting Document	SIDE BY SIDES	Approved	Yes		
<b>Supporting Document</b>	EM	Approved	Yes		
Form	Cap on Certified Terrorism Losses	Approved	Yes		
Form	Exclusion of Certified Acts of	Approved	Yes		
	Terrorism/Exception for Certain Fire				
	Losses - Film Producers				
Form	Important Notice to Policy Holder -	Approved	Yes		
	TRIPRA				

SERFF Tracking Number: CHUB-125502859 State: Arkansas
Filing Company: Chubb National Insurance Company State Tracking Number: #369006 \$50

Company Tracking Number: 08-CIM-1-F

TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: TRIPRA for Film Producer's Risk

Project Name/Number: /

# **Form Schedule**

Review	Form Name	Form #	Edition	Form Type Action	<b>Action Specific</b>	Readability	Attachment
Status			Date		Data		
Approved	Cap on Certified	04-02-	Rev. 12-	Endorseme Replaced	Replaced Form #	±:0.00	04-02-
	Terrorism Losses	1212	07	nt/Amendm	04-02-1212 Ed.		1212_12-
				ent/Conditi	2-03		07_Cap On
				ons	Previous Filing #:		Certified
					07-CIM-5-F		Terrorism
							Losses.pdf
Approved	Exclusion of	10-02-	Rev 12-07	7 Endorseme Replaced	Replaced Form #	±:0.00	10-02-
	Certified Acts of	1752		nt/Amendm	10-02-1752 Ed.		1752_Rev12
	Terrorism/Except	i		ent/Conditi	6-07		07_Excl_of_
	on for Certain			ons	Previous Filing #:	•	Certified_Act
	Fire Losses - Filn	n			07-CIM-5-F		s.pdf
	Producers						
Approved	Important Notice	99-10-	Rev. 12-	Endorseme New		0.00	99-10-
	to Policy Holder -	0732	07	nt/Amendm			0732_1207_I
	TRIPRA			ent/Conditi			mportant
				ons			Notice To
							Policy
							Holder -
							TRIPRAp
							df

# **Endorsement**

Policy Period

Effective Date

Policy Number

Insured

Name of Company

Date Issued

This Endorsement applies to the following forms:

A new section titled Terrorism Provisions is added to the end of this contract:

# Terrorism Provisions

# Cap On Certified Terrorism Losses

If:

- aggregate insured losses attributable to one or more certified acts of terrorism under the terrorism law exceeds \$100 billion in a Program Year (January 1 through December 31);
- we have met our insurer deductible under the **terrorism law**.

we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

A new section titled Terrorism Definitions is added.

### Terrorism Definitions

Certified Act Of Terrorism **Certified act of terrorism** means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act:

A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and

Inland Marine Insurance

Cap On Certified Terrorism Losses

continued

### Terrorism Definitions

# Certified Act Of Terrorism (continued)

- B. that results in damage:
  - 1. within the **United States**; or
  - 2. outside of the **United States** in the case of:
    - a. an air carrier or vessel as described in the **terrorism law**; or
    - b. the premises of a mission of the United States of America,

which was committed by an individual or individuals as part of an effort to:

- coerce the civilian population; or
- influence the policy or affect the conduct of the Government,

### of the United States.

### Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the United States; or
- does not result in property and casualty insurance losses that exceed \$5 million in the
  aggregate and are attributable to all types of insurance subject to the terrorism law.

### State

**State** means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam, each of the United States Virgin Islands, and any territory or possession of the United States of America.

### Terrorism Law

**Terrorism law** means the Terrorism Risk Insurance Act of 2002 (Pub.L.107-297) as amended by the Terrorism Risk Insurance Extension Act of 2005 (Pub.L.109-144) and the Terrorism Risk Insurance Program Reauthorization Act of 2007 (Pub.L.110-160).

### **United States**

# United States means:

- a state; and
- the territorial sea and the continental shelf of the United States of America, as described in the terrorism law.

All other terms and conditions remain unchanged.

Authorized Representative

# **Endorsement**

Policy Period

Effective Date

Policy Number

Insured

Name of Company

Date Issued

This Endorsement applies to the following forms:

A new section titled Terrorism Provisions is added to the end of this contract.

# **Terrorism Provisions**

# Certified Act Of Terrorism Exclusion

This insurance does not apply to:

- loss or damage; or
- production loss,

caused directly or indirectly by a **certified act of terrorism**, regardless of any other cause or event that contributes:

- concurrently; or
- in any sequence,

to the loss or damage or production loss.

This Certified Act Of Terrorism exclusion does not apply to ensuing loss or damage caused by or resulting from fire. This exception for fire applies:

only to direct physical loss or damage by fire to covered property; and

Inland Marine Insurance

Exclusion Of Certified Acts Of Terrorism / Exception For Certain Fire Losses - Film Producers

continued

### Terrorism Provisions

# Certified Act Of Terrorism Exclusion (continued)

• if the fire would be covered under this insurance and there is a law in effect in the jurisdiction where the loss or damage occurs that expressly prohibits us from excluding such ensuing loss or damage.

# Application Of Other Exclusions

The terms and limitations of any terrorism exclusion or sublimit, or the inapplicability or omission of a terrorism exclusion or sublimit, do not serve to create coverage for any loss which would otherwise be excluded or sublimited under this policy, such as losses excluded by the Nuclear Hazard exclusion or the War And Military Action exclusion.

# Ensuing Fire Loss Payment Basis Exception

Covered property which suffers direct physical loss or damage caused by or resulting from fire which ensues from a **certified act of terrorism** is valued on an actual cash value basis, subject to all other exceptions described under Loss Payment Basis Exceptions For Property.

# Cap On Ensuing Fire Resulting From Certified Terrorism Losses

### If:

- aggregate insured losses attributable to one or more certified acts of terrorism under the terrorism law exceeds \$100 billion in a Program Year (January 1 through December 31);
- we have met our insurer deductible under the **terrorism law**,

we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

# **Terrorism Definitions**

A new section titled Terrorism Definitions is added.

# Certified Act Of Terrorism

**Certified act of terrorism** means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and
- B. that results in damage:
  - 1. within the **United States**; or
  - 2. outside of the **United States** in the case of:
    - a. an air carrier or vessel as described in the **terrorism law**; or
    - b. the premises of a mission of the United States of America.

which was committed by an individual or individuals as part of an effort to:

• coerce the civilian population; or

## **Endorsement**

Effective Date

Policy Number

of the United States.

## Terrorism Definitions

# Certified Act Of Terrorism (continued)

influence the policy or affect the conduct of the Government,

Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the **United States**; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate and are attributable to all types of insurance subject to the **terrorism law**.

### State

**State** means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam, each of the United States Virgin Islands, and any territory or possession of the United States of America.

### Terrorism Law

**Terrorism law** means the Terrorism Risk Insurance Act of 2002 (Pub.L.107-297) as amended by the Terrorism Risk Insurance Extension Act of 2005 (Pub.L.109-144) and the Terrorism Risk Insurance Program Reauthorization Act of 2007 (Pub.L.110-160).

# **United States**

### United States means:

- a state; and
- the territorial sea and the continental shelf of the United States of America, as described in the terrorism law.

All other terms and conditions remain unchanged.

Authorized Representative

# IMPORTANT NOTICE TO POLICYHOLDERS TERRORISM RISK INSURANCE ACT

This Important Notice is being provided with your policy to further satisfy the disclosure requirements of the Terrorism Risk Insurance Act.

At the time you received the written offer for this policy, we provided you with an Important Notice to Policyholders indicating that the insurance provided in your policy for losses caused by certain acts of terrorism (as defined in the Terrorism Risk Insurance Act) would be partially reimbursed by the United States of America, pursuant to the formula set forth in the Terrorism Risk Insurance Act. In addition, as required by the Terrorism Risk Insurance Act, we:

- indicated that we would make available insurance for such losses in the same manner as we provide insurance for other types
  of losses;
- specified the premium we would charge, if any, for providing such insurance; and
- except to the extent prohibited by law, gave you the opportunity to reject such insurance and have a terrorism exclusion, sublimit or other limitation included in your policy.

This Important Notice refers back to that Important Notice and provides information about your decision and the manner in which your policy has been subsequently modified.

If:

- You rejected terrorism insurance under the Terrorism Risk Insurance Act, your policy includes the appropriate amendatory endorsement(s).
- You did not reject terrorism insurance under the Terrorism Risk Insurance Act, the premium charged for your policy, including that portion applicable to terrorism insurance under the Terrorism Risk Insurance Act, is shown in your policy. To the extent your policy includes a limitation on terrorism insurance, it has been modified so that such limitation does not apply to terrorism insurance under the Terrorism Risk Insurance Act.

Please carefully review your policy and the Important Notice previously provided to you for further details. Please remember that only the terms of your policy establish the scope of your insurance protection.

### Please note that if your policy:

- provides commercial property insurance in a jurisdiction that has a statutory standard fire policy, the premium we charge for terrorism insurance under the Terrorism Risk Insurance Act, includes an amount attributable to the insurance provided pursuant to that standard fire policy. Rejection of such statutory insurance is legally prohibited.
- is a workers compensation policy, rejection of insurance for terrorism is legally prohibited.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

SERFF Tracking Number: CHUB-125502859 State: Arkansas

Filing Company: Chubb National Insurance Company State Tracking Number: #369006 \$50

Company Tracking Number: 08-CIM-1-F

TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: TRIPRA for Film Producer's Risk

Project Name/Number: /

# **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: CHUB-125502859 State: Arkansas #369006 \$50 Filing Company: Chubb National Insurance Company State Tracking Number:

Company Tracking Number: 08-CIM-1-F

TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: TRIPRA for Film Producer's Risk

Project Name/Number:

# **Supporting Document Schedules**

**Review Status:** Uniform Transmittal Document-Approved

**Property & Casualty** 

**Comments:** 

Attachment:

AK\_transExped.pdf

Satisfied -Name:

**Review Status:** 

SIDE BY SIDES Satisfied -Name: Approved 03/05/2008

03/05/2008

**Comments:** 

Please see our attached side by sides.

Attachments:

04-02-1212\_Ed0203-Rev1207 Side-by-Sides.pdf 10-02-1752\_Ed0607-Rev1207 Side-by-Sides.pdf

**Review Status:** Satisfied -Name: EM Approved 03/05/2008

Comments: Attachment:

FPR TRIPRA EM.pdf

# EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

Thie	page applies to the following		KORISINI KISK INSI	UR	RANCE FORING	ANDI	RICING		
		State	<del></del>	ı	Dan anton and Har	l			
Indicate Type of Filing					Department Use	only			
Filing Related to Certified Losses Filing Related to Non-Certified Losses									
	iling Related to <i>Non-Certified L</i>								
	ed Losses	u anu	INOII-						
00	00 20000			L					
	Company N	lame(s	5)		Domicile		NAIC#	FEIN#	
Chubl	National Insurance Company	'			Indiana		10052	22-3253301	
Conta	act Info for Filer								
	Name and address	s of Fi	ler(s)		Telephone #		FAX#	e-mail	
	G. Gutman				908-572-4422		908-572-4820	jgutman@chubb.com	
_	all's Mill Rd Box 1650								
_	house Station, NJ 08889-1650								
Filing	information								
Line	of Insurance (see attachment)		Commercial Inland	M	larine				
	pany Program Title (Marketing		Film Producer's Ris						
	(if applicable)								
	Type ** see note below		Form						
	application is used with:		All applicable floaters and contracts for Comm'l Inland Marine						
	tive Date Requested		December 26, 2007						
Filing	cate Dany Tracking Number		February 26, 2008 08-CIM-1-F						
	filing approved in domiciliary	,	Pending						
	if applicable	,	Citaling	Chaing					
	Component/Form Name /Description/Synopsis	Form # or Rate Page Include edition date			Or withdrawn? gi		placement, form # or rate e(s) it replaces	Previous State Filing Number, if required	
								by state	
01	Cap on Certified Terrorism Losses	04-02	-1212 Rev. 12-07		Replacement Withdrawn Neither	04-0	2-1212 Ed. 2-03	Our filing# 07-CIM-5-F	
02	Exclusion of Certified Acts of Terrorism/Exception for	10-02	-1752 Rev. 12-07		Replacement Withdrawn	10-0	2-1752 Ed. 6-07	Our filing# 07-CIM-5-F	
	Certain Fire Losses			ΙL	Neither				
To be	complete, a form filing must in				<b>h</b> :	al:			
•	A completed Expedited Filin								
<ul> <li>One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.</li> </ul>									
<ul> <li>A copy of the rates, rating systems and supporting documentation.</li> </ul>									
The appropriate filing fees, if required.									
A postage-paid, self-addressed envelope large enough to accommodate the return.									
<b>-</b> .				<b>,</b>					
The in	surer(s) submitting this filing c								
	ls in compliance w and	ith the	terms of the Terro	ris	m Risk Insuranc	e Act	, as amended, ar	nd the laws of this state	
	Is in compliance wi	th the	requirements of the	bι	ulletin containing	the vo	oluntary expedited	filing procedures.	
Oane !	G. Gutman	<u>Jar</u>	ie G. Gutman		<u>M</u>	lanage	er, Specialty Lines	s Division	

Title:

Signature

Print Name:

**Endorsement** 

Policy Period

Effective Date

Policy Number

Insured

Name of Company

Date Issued

This Endorsement applies to the following forms:

A new section titled Terrorism Provisions is added to the end of this contract:

### **Terrorism Provisions**

Cap On Certified Terrorism Losses With respect to any one, or more than one, certified act of terrorism under the terrorism law, we will not pay any amount for which we are not responsible pursuant to the terms of the terrorism law (including any subsequent action of Congress pursuant to the terrorism law) due to the application of any clause which results in a cap on our liability for payments for terrorism losses.

A new section titled Terrorism Definitions is added.

#### **Terrorism Definitions**

Certified Act Of Terrorism

Form 04-02-1212 (Ed. 02-03)

Certified act of terrorism means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an

A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and

Inland Marine Insurance Cap On Certified Terrorism Losses continued Page 1

Cap On Certified Terrorism Losses

continued Page 1

Form 04-02-1212 (Rev. 12-07) Endorsement

Inland Marine Insurance

Endorsement

Policy Period

Effective Date

Policy Number

insured

Name of Company

Date Issued

This Endorsement applies to the following forms:

A new section titled Terrorism Provisions is added to the end of this contract:

#### Terrorism Provisions

Cap On Certified Terrorism Losses

- aggregate insured losses attributable to one or more certified acts of terrorism under the
- we have met our injurer deductible under the terrorism law,

we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

A new section titled Terrorism Definitions is added.

Terrorism Definitions

Certified Act Of Terrorism

Cartified act of terrorism means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act:

A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure;

Inland Marine Insurance

### **Terrorism Definitions**

Certified Act	Of	Terrorism
continued)		

- B. that results in damage:
  - 1. within the United States; or
  - outside of the United States in the case of:
    - a. an air carrier or vessel as described in the terrorism law; or
    - b. the premises of a mission of the United States of America,

which was committed by an individual or individuals acting on behalf of any foreign person or foreign interest as part of an effort to:coerce the civilian population; or

influence the policy or affect the conduct of the Government,

of the United States.

Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the United States; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate.

State

State means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam, each of the United States Virgin Islands, and any territory or possession of the United States of America.

Terrorism Law

Terrorism law means the "Terrorism Risk Insurance Act of 2002" (Pub.L.107-297) of the United States of America.

United States

United States means:

- a state; and
- the territorial sea and the continental shelf of the United States of America, as described in the terrorism law.

All other terms and conditions remain unchanged.

Authorized Representative

Form 04-02-1212 Ed. 02-03)

Cap On Certified Terrorism Losses

last page Page 2

Endorsement

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Terrorism Definitions

Certified Act Of Terrorism (continued)

- B. that results in damage:
  - 1. within the United States; or
  - 2. outside of the United States in the case of:
    - a. an air carrier or vessel as described in the terrorism law; or
    - b. the premises of a mission of the United States of America,

which was committed by an individual or individuals as part of an effort to:

- · coerce the civilian population; or
- influence the policy or affect the conduct of the Government,

of the Hulted States.

Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the United States; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate and are attributable to all types of insurance subject to the terrestima law.

State

State means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Sannes, Guarn, each of the United States Virgin Islands, and any territory or possession of the United States of America.

Terrorism Law

Terrerism law means the Terrorism Risk Insurance Act of 2002 (Pub.L.107-297) as amended by the Terrorism Risk Insurance Extension Act of 2005 (Pub.L.109-144) and the Terrorism Risk Insurance Program Resulterization Act of 2007 (Pub.L.110-160).

United States

United States means:

- a state; and
- the territorial sea and the continental shelf of the United States of America, as described in the terrerison law.

All other terms and conditions remain unchanged.

Authorized Representative

Inland Marine Insurance

Cap On Certified Terrorism Losses

last page Page 2

Form 04-02-1212 (Rev. 12-07) Endorseme

includes copyrighted material of Insurance Services Office, Inc. with its permission.

### Endorsement

Policy Period

Effective Date

Policy Number

Insured

Name of Company

Date Issued

This Endorsement applies to the following forms:

A new section titled Terrorism Provisions is added to the end of this contract.

#### Terrorism Provisions

### Certified Act Of Terrorism Exclusion

This insurance does not apply to:

- loss or damage; or
- production loss.

caused directly or indirectly by a certified act of terrorism, regardless of any other cause or event that contributes:

- concurrently, or
- in any sequence.

to the loss or damage or production loss.

This Certified Act Of Terrorism exclusion does not apply to ensuing loss or damage caused by or resulting from fire. This exception for fire applies:

only to direct physical loss or damage by fire to covered property; and

### Inland Marine Insurance

### **Endorsement**

Policy Period

Effective Date

Policy Number

Insured

Name of Company

Date Issued

This Endorsement applies to the following forms:

A new section titled Terrorism Provisions is added to the end of this contract.

### Terrorism Provisions

### Certified Act Of Terrorism Exclusion

This insurance does not apply to:

- loss or damage; or
- production loss.

caused directly or indirectly by a certified act of terrorism, regardless of any other cause or event that contributes:

- concurrently; or
- in any sequence,

to the loss or damage or production loss.

This Certified Act Of Terrorism exclusion does not apply to ensuing loss or damage caused by or resulting from fire. This exception for fire applies:

only to direct physical loss or damage by fire to covered property; and

Inland Marine Insurance

Exclusion Of Certified Acts Of Terrorism / Exception For Certain Fire Losses - Film Producers

continued

Form 10-02-1752 (Rev. 12-07) Endorsement

### Terrorism Provisions

#### Certified Act Of Terrorism Exclusion (continued)

if the fire would be covered under this insurance and there is a law in effect in the
jurisdiction where the loss or damage occurs that expressly prohibits us from excluding such
ensuing loss or damage.

### Application Of Other Exclusions

The terms and limitations of any terrorism exclusion or sublimit, or the inapplicability or emission of a terrorism exclusion or sublimit, do not serve to create coverage for any loss which would otherwise be excluded or sublimited under this policy, such as losses excluded by the Nuclear Hazard exclusion or the War And Military Action exclusion.

### Ensuing Fire Loss Payment Basis Exception

Covered property which suffers direct physical loss or damage caused by or resulting from fire which ensues from a certified act of terrerism is valued on an actual cash value basis, subject to all other exceptions described under Loss Payment Basis Exceptions For Property.

### Cap On Ensuing Fire Resulting From Certified Terrorism Losses

With respect to fire resulting from any one, or more than one, cartified act of terrorism under the terrorism law, we will not pay any amount for which we are not responsible pursuant to the terms of the terrorism law (including any subsequent action of Congress pursuant to the terrorism law) due to the application of any clause which results in a cap on our liability for payments for terrorism losses.

### Terrorism Definitions

A new section titled Terrorism Definitions is added.

### Certified Act Of Terrorism

Cartified act of terrorism means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure;
- B. that results in damage:
  - 1. within the United States; or
  - 2. outside of the United States in the case of:
    - a. an air carrier or vessel as described in the terrerism law, or
    - b. the premises of a mission of the United States of America,

which was committed by an individual or individuals acting on behalf of any foreign person or foreign interest as next of an effort to:

coerce the civilian population; or

#### Terrorism Provisions

### Certified Act Of Terrorism Exclusion (continued)

if the fire would be covered under this insurance and there is a law in effect in the
jurisdiction where the loss or damage occurs that expressly prohibits us from excluding such
ensuing loss or damage.

### Application Of Other Exclusions

The terms and limitations of any terrorism exclusion or sublimit, or the inapplicability or emission of a terrorism exclusion or sublimit, do not serve to create coverage for any loss which would otherwise be excluded or sublimited under this policy, such as losses excluded by the Nuclear Hazard exclusion or the War And Military Action exclusion.

### Ensuing Fire Loss Payment Basis Exception

Covered property which suffers direct physical loss or damage caused by or resulting from fire which ensues from a certified act of terrerism is valued on an actual cash value basis, subject to all other exceptions described under Loss Payment Basis Exceptions For Property.

### Cap On Ensuing Fire Resulting From Certified Terrorism Losses

- <u>H:</u>
- aggregate insured losses attributable to one or more certified acts of terrorism under the terrorism law exceeds \$100 billion in a Program Year (January 1 through December 31);
- we have met our insurer deductible under the terrorism law,

we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rate allocation in accordance with procedures established by the Secretary of the Treasury.

#### Terrorism Definitions

A new section titled Terrorism Definitions is added.

### Certified Act Of Terrorism

Certified act of terrorism means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act:

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- B. that results in damage:
  - 1. within the United States: or
  - 2. outside of the United States in the case of:
    - a. an air carrier or vessel as described in the terrorism law; or
    - b. the premises of a mission of the United States of America,

which was committed by an individual or individuals as part of an effort to:

coerce the civilian population; or

Inland Marine Insurance

Exclusion Of Certified Acts Of Terrorism / Exception For Certain Fire Losses - Film Producers

continued

#### **Endorsement**

Effective Date

Policy Number

### Terrorism Definitions

Certified Act Of Terrorism (continued) influence the policy or affect the conduct of the Government,

of the United States.

Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the United States; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate.

State

State means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam, each of the United States Virgin Islands, and any territory or possession of the United States of America.

Terrorism Law

Terrerism law means the "Terrorism Risk Insurance Act of 2002" (Pub.L.107-297) of the United States of America.

United States

#### United States means:

- a minute; and
- the territorial sea and the continental shelf of the United States of America, as described in the terretime law.

All other terms and conditions remain unchanged.

Authorized Regresentative

### Inland Marine Insurance

### Endorsement

Effective Date

Policy Number

### Terrorism Definitions

Certified Act Of Terrorism (continued) · influence the policy or affect the conduct of the Government,

of the United States.

Certified act of terrorism does not include an act that:

- . is committed as part of the course of a war declared by the Congress of the United States; or
- does not result in property and casualty insurance losses that exceed \$5 million in the
  aggregate and are attributable to all types of insurance subject to the terrentum law.

State

State means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islanda, American Samoa, Guam, each of the United States Virgin Islanda, and any territory or possession of the

United States of America.

Terrorism Law

Terrorism law means the Terrorism Risk Insurance Act of 2002 (Publ. 107-297) as amended by the Terrorism Risk Insurance Extension Act of 2005 (Publ. 109-144) and the Terrorism Risk

Insurance Program Resultorization Act of 2007 (Pub.L.110-160).

United States

United States means:

- a saladar and
- the territorial sea and the continental shelf of the United States of America, as described in the terretions law.

All other terms and conditions remain unchanged.

Authorized Representative

Inland Marine Insurance \_\_\_\_ Exclusion Of Certified Acts Of Terrorism / Exception For Certain Fire Losses - Film Producers

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Endorsement

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Form 10-02-1752 (Rev. 12-07) Endorsement

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# EXPLANATORY MEMORANDUM TRIPRA – Film Producers Risk

The following endorsements have been revised (as described below) so that they comply with the provisions of the Terrorism Risk Insurance Program Reauthorization Act of 2007.

- 1. Cap On Certified Terrorism Losses, 04-02-1212 (Rev. 12-07)
  - a. The Certified Act Of Terrorism definition has been revised to eliminate the distinction between foreign and domestic terrorism. Specifically, the definition of certified act of terrorism no longer requires that the act of terrorism be committed by or on behalf of a foreign interest.
  - b. The terrorism law definition has been revised so that, in addition to the Terrorism Risk Insurance Act of 2002, the definition also refers to the Terrorism Risk Insurance Extension Act of 2005 and the Terrorism Risk Insurance Program Reauthorization Act of 2007.
- 2. Exclusion Of Certified Acts Of Terrorism/Exception For Certain Fire Losses Film Producers, 10-02-1752 (Rev. 12-07)
  - a. The Cap On Certified Terrorism Losses provision has been revised to reinforce the \$100 billion cap on aggregate losses.
  - b. The Certified Act Of Terrorism definition has been revised to eliminate the distinction between foreign and domestic terrorism. Specifically, the definition of certified act of terrorism no longer requires that the act of terrorism be committed by or on behalf of a foreign interest.
  - c. The terrorism law definition has been revised so that, in addition to the Terrorism Risk Insurance Act of 2002, the definition also refers to the Terrorism Risk Insurance Extension Act of 2005 and the Terrorism Risk Insurance Program Reauthorization Act of 2007.

The following "Disclosure Notices" and "Important Notice to Policyholder" are included for informational purposes only.

99-10-0732 (Rev. 12-07) Important Notice.

Where possible, we have described the changes to include the impact the change has on the scope of the provision or the scope of insurance provided. However, because it is impossible to anticipate every possible loss scenario that could implicate a change we have made, some changes can have a variety of effects (depending on the type of loss) and do not lend themselves to such a description. In those cases, we have simply described the change. We refer you to the applicable language of the provision in question for additional information. We also specify what provisions are new (both those that are included in a contract and those which are added by endorsement) and summarize the content of the new item.

THIS EXPLANATORY MEMORANDUM IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY. IT DOES NOT MODIFY, LIMIT OR ENLARGE POLICY PROVISIONS AND MAY NOT DESCRIBE EVERY CHANGE. THE BEST EXPLANATION OF THE INSURANCE PROVIDED IS OBTAINED BY CONSULTING THE LANGUAGE OF THE ISSUED POLICIES. THE ACTUAL RIGHTS AND RESPONSIBILITIES OF THE INDIVIDUAL MEMBER INSURERS OF THE CHUBB GROUP OF INSURANCE COMPANIES AND THE INSURED ARE CONTAINED IN THE TERMS AND CONDITIONS OF THE ISSUED POLICIES.